

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LAUREN F ENDRES
NANCY J ENDRES
Debtor(s)

Case No. 05-27850

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2005.
- 2) The plan was confirmed on 09/19/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/02/2009.
- 5) The case was dismissed on 07/17/2009.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,350.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$14,350.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$630.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,730.38**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACUTE CARE SPECIALIST	Unsecured	378.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	432.00	NA	NA	0.00	0.00
ADVENTIST GLENOAKS MEDICAL CT	Unsecured	200.00	NA	NA	0.00	0.00
AMERICAN GENERAL RETAIL FINAN	Unsecured	773.73	8,666.23	8,666.23	873.04	0.00
AMERICASH LOANS	Unsecured	148.71	148.71	148.71	14.88	0.00
AMERICASH LOANS	Unsecured	223.07	NA	NA	0.00	0.00
ARTURO TOMAS MD	Unsecured	60.00	NA	NA	0.00	0.00
ASSOCIATED GASTROENTEROLOGY	Unsecured	97.83	NA	NA	0.00	0.00
AXCESS RCVRY & CREDIT SOLUTION	Unsecured	336.00	618.75	618.75	62.33	0.00
BHURJI SINGH MD	Unsecured	23.20	66.81	66.81	6.69	0.00
CAPITAL ONE BANK	Unsecured	611.15	987.27	987.27	99.46	0.00
CAPITAL ONE BANK	Unsecured	NA	697.71	697.71	70.29	0.00
CAPITAL ONE BANK	Unsecured	NA	539.11	539.11	54.22	0.00
CBE GROUP	Unsecured	71.48	NA	NA	0.00	0.00
CENTRAL ILL RADIOLOGICAL ASSO	Unsecured	58.94	NA	NA	0.00	0.00
CHECK N GO	Unsecured	223.50	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS	Unsecured	339.00	339.00	339.00	34.15	0.00
COMMUNITY HOSPITAL OTTAWA	Unsecured	3,749.34	NA	NA	0.00	0.00
CONVACARE SERVICES INC	Unsecured	261.04	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	277.46	NA	NA	0.00	0.00
CREDIT RECOVERY INC	Unsecured	139.00	NA	NA	0.00	0.00
CREDIT RECOVERY INC	Unsecured	50.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	310.00	310.00	310.00	31.23	0.00
EDWARD HOSPITAL	Unsecured	1,267.76	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	543.99	NA	NA	0.00	0.00
HARCOURT LEARNING DIRECT	Unsecured	790.00	NA	NA	0.00	0.00
HARRIS PUBLISHING	Unsecured	95.56	95.56	95.56	9.57	0.00
ILLINOIS CASH ADVANCE	Unsecured	279.43	NA	NA	0.00	0.00
ILLINOIS POWER	Unsecured	NA	361.92	361.92	36.46	0.00
MARSEILLES AMBULANCE	Unsecured	82.07	NA	NA	0.00	0.00
MCI TELECOMMUNICATIONS	Unsecured	52.20	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAPERVILLE RADIOLOGISTS	Unsecured	82.62	NA	NA	0.00	0.00
ONCOLOGY HEMATOLOGY ASSOC	Unsecured	115.33	NA	NA	0.00	0.00
ORTHO RX INC	Unsecured	110.91	NA	NA	0.00	0.00
OTTAWA MEDICAL CENTER	Unsecured	630.00	NA	NA	0.00	0.00
PATRICK WYFFELE MD	Unsecured	98.50	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	545.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	424.41	424.41	424.41	42.69	0.00
PROFESSIONAL & MEDICAL COLL	Unsecured	74.60	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Unsecured	257.74	252.74	252.74	25.40	0.00
ROUNDUP FUNDING LLC	Unsecured	9,235.51	9,235.51	9,235.51	930.39	0.00
SCOOTER STORE	Unsecured	300.00	NA	NA	0.00	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	355.00	347.23	347.23	34.98	0.00
SOCIAL SECURITY ADMINISTRATION	Unsecured	1,500.00	NA	NA	0.00	0.00
ST FRANCIS MEDICAL CTR	Unsecured	536.17	NA	NA	0.00	0.00
STREATOR ONIZED CREDIT UNION	Unsecured	NA	2,277.20	2,277.20	229.41	0.00
STREATOR ONIZED CREDIT UNION	Secured	8,000.00	8,000.00	8,000.00	8,000.00	999.20
SUN FINANCE	Unsecured	560.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	648.00	648.00	648.00	65.23	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,000.00	\$8,000.00	\$999.20
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,000.00	\$8,000.00	\$999.20
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,016.16	\$2,620.42	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,730.38</u>
Disbursements to Creditors	<u>\$11,619.62</u>
TOTAL DISBURSEMENTS :	<u>\$14,350.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/15/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.